



PATENT  
Customer No. 22,852  
Attorney Docket No. 05997.0013-00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: )  
)  
Steven W. ABRAHAMS et al. ) Group Art Unit: 3624  
)  
Application No.: 09/602,254 ) Examiner: Narayanswamy Subramanian  
)  
Filed: June 23, 2000 )  
)  
For: GUARANTEE CERTIFICATES ) Confirmation No.: 9350  
)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**Comments on Examiner's Statement of Reasons for Allowance**

Regarding the Examiner's Statement of Reasons for Allowance set forth in the Notice of Allowability mailed November 4, 2005, to the extent that the Examiner has paraphrased the claim language, Applicants do not subscribe to any meaning that may be gleaned from the paraphrasing inconsistent with the actual claim language. The claims speak for themselves. Similarly, to the extent that the Examiner has characterized the prior art teachings, Applicants do not subscribe to any such characterization, and in fact disagree with the characterizations of Gould et al., U.S. Patent No. 5,966,700. The prior art speaks for itself.

Respectfully submitted,

Dated: January 26, 2006

By: William J. Brogan  
William J. Brogan  
Reg. No. 43,515